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st.george

St.George Bank Limited  
ABN 92 055 513 070

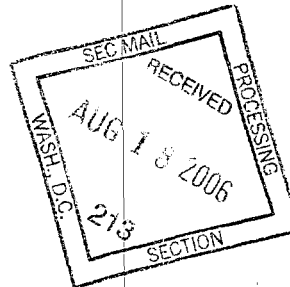
Group Secretariat  
Level 15  
182 George Street  
Sydney NSW 2000

Postal Address:  
PO Box R221  
Royal Exchange NSW 1225

Telephone: 612 9236 1469  
Facsimile: 612 9236 1899  
Email: [bowanm@stgeorge.com.au](mailto:bowanm@stgeorge.com.au)

31 July 2006

Securities and Exchange Commission  
Division of Corporation Finance  
Office of International Corporation Finance  
100 F Street, NE  
Washington, DC, 20549  
U.S.A.



Attention: SEC Filing Desk

**SUPPL**

Dear Sir

**St.George Bank Limited: 12g3-2(b) Information - File No.82-3809**

We are furnishing herewith pursuant to Rule 12g3-2(b)(1)(i) of the Securities Exchange Act of 1934, as amended (the "Exchange Act") the following additional documents that St.George Bank Limited (the "Company") has made public, distributed or filed with the Australian Stock Exchange Limited (the "ASX") or the Australian Securities and Investments Commission (the "ASIC") since May 16, 2002, the date of the Company's application for reinstatement of the exemption from Rule 12g3-2(b) of the Exchange Act:

- SPS Declaration of Dividend
- SGB Ordinary Dividend Shareholder Mailing
- Dividend Reinvestment Plan
- Appendix 3Y x 2
- ASIC Form 603 x 2
- Appendix 3B
- Date of Full Year Results
- New Tier 2 Capital Issue x 2
- June 2006 Quarter Update – Strong Growth in Lending Receivables

The attached documents are being furnished with the understanding that they will not be deemed "filed" with the Securities and Exchange Commission or otherwise subject to the liabilities of Section 18 of the Exchange Act, and that neither this letter nor the furnishing of such documents shall constitute an admission for any purpose that the Company is subject to the Exchange Act.

If you have any questions or comments please call the undersigned at 612 9236 1205.

Yours sincerely

Michael Bowan  
General Counsel and Secretary

**PROCESSED**

**AUG 23 2006**

**THOMSON  
FINANCIAL**



To: Companies Announcements  
Australian Stock Exchange Limited

Company Name:	ST.GEORGE BANK LIMITED
ABN:	92 055 513 070
Pages (Includes this page):	1
Contact Officer:	Michael Bowan
Contact Telephone:	(02) 9236 1278
Facsimile:	(02) 9236 1899
Subject:	<b>Declaration of Dividend for St.George Bank SPS</b>
Date Sent:	5 July 2006

St.George Bank advises that in accordance with the Terms of Issue of the Bank's SPS, the Bank has declared a quarterly dividend of \$0.8277 per SPS to be paid on 21 August 2006 with a record date for determination of entitlements of 4 August 2006. 100% of this payment is franked at 30%.

Yours sincerely

Michael Bowan  
General Counsel and Secretary



To: Companies Announcements  
Australian Stock Exchange Limited

Company Name:	ST.GEORGE BANK LIMITED
ABN:	92 055 513 070
Pages (Includes this page):	7
Contact Officer:	Michael Bowan
Contact Telephone:	(02) 9236 1278
Facsimile:	(02) 9236 1899
Subject:	Dividend Mailing
Date Sent:	5 July 2006

Following is a copy of the dividend advices mailed to ordinary shareholders.

The issue price in respect of shares issued under the Bank's Dividend Reinvestment Plan will be announced tomorrow.

Yours sincerely

Michael Bowan  
General Counsel and Secretary



Mr A B Sample  
1 Sample Street  
Sydney NSW 2000

St. George Bank Limited  
ABN 92 055 513 070  
Address all correspondence and enquiries to:  
Computershare Investor Services Pty Limited  
GPO Box 4519  
Melbourne VIC 3001  
Telephone: 1800 804 457  
International: 613 94154024  
Facsimile: 613 94732500  
www.computershare.com

**DIVIDEND ADVICE**  
**Ordinary Shareholding**

Your Dividend Reinvestment Plan statement  
will be dispatched within 10 business days of  
the dividend payment date

Holder Number (SRN or HIN)	
Dividend Payment Date	4 July 2006
Record Date	20 June 2006
Dividend Rate Per Share	\$0.74
Tax File Number	Quoted

**Fully franked interim dividend for the St. George financial year ended 31 March 2006**

Number of fully paid ordinary shares participating at record date	2,639
Total Dividend Paid (fully franked amount)	\$1,952.86
Franking Credit 100% of this payment is franked at 30%	\$836.94

PLEASE RETAIN THIS ADVICE FOR TAXATION PURPOSES.

The amounts "Total Dividend Paid" and "Franking Credit" are to be included in your tax return.

**BANKING INSTRUCTION:**

ST GEORGE BANK LIMITED  
4-16 MONTGOMERY STREET  
KOGARAK NSW 2217  
MR A B SAMPLE  
BSB: 112-879  
ACC: 123456789





St.George Bank Limited  
ABN 92 055 513 070  
Address all correspondence and enquiries to:  
Computershare Investor Services Pty Limited  
GPO Box 4519  
Melbourne VIC 3001  
Telephone: 1800 804 457  
International: 613 94154024  
Facsimile: 613 94732500  
www.computershare.com

Mr A B Sample  
1 Sample Street  
Sydney NSW 2000

**DIVIDEND ADVICE**  
**Ordinary Shareholding**

Your Dividend Reinvestment Plan statement  
will be dispatched within 10 business days of  
the dividend payment date

Holder Number (SRN or HIN) 1  
Dividend Payment Date 4 July 2006  
Record Date 20 June 2006  
Dividend Rate Per Share \$0.74  
Tax File Number Quoted

**Fully franked interim dividend for the St.George financial year ended 31 March 2006**

Number of fully paid ordinary shares participating at record date	155
Total Dividend Paid (fully franked amount)	\$114.70
Franking Credit 100% of this payment is franked at 30%	\$49.16

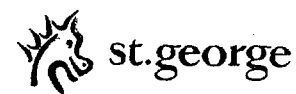
PLEASE RETAIN THIS ADVICE FOR TAXATION PURPOSES.

The amounts "Total Dividend Paid" and "Franking Credit" are to be included in your tax return.

PLEASE DETACH BEFORE BANKING

St.George Bank Limited ABN 92 055 513 070  
Kogarah, 4-16 Montgomery Street, NSW

Pay to Mr A B Sample  
1 Sample Street  
Sydney NSW 2000



4 July 2006

The sum of \*\*\*ONE HUNDRED AND FOURTEEN DOLLARS AND SEVENTY CENTS\*\*\*

St.George Bank Limited ABN 92 055 513 070  
Dividend Account

  
Chief Financial Officer

NOT NEGOTIABLE  
A/C Payee only

\$ \*\*\*114.70

  
Secretary

112008790164434681



St. George Bank Limited  
ABN 92 055 513 070

Mr A B Sample  
1 Sample Street  
Sydney NSW 2000



All correspondence to:  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries (within Australia) 1800 804 457  
(outside Australia) 61 3 9415 4024  
Facsimile 61 3 9473 2500  
web.queries@computershare.com.au  
www.computershare.com

## Direct Credit

Use a black pen.  
Print in CAPITAL letters  
inside the shaded areas.

A B C

1 2 3

### A Request for Direct Crediting of Dividends

BSB number (eg. 063000)

Account number

Name in which account is held (eg. JOHN SMITH)

Name of Australian bank or financial institution

Name of branch or suburb or town

Type of account (eg. cheque, savings, etc.)



**DO NOT USE YOUR CREDIT CARD NUMBER**

If you are unsure of your BSB number or account number, please check with your bank, building society or credit union.

FP001

### B Sign Here - This section must be signed for your instructions to be executed.

I/We authorise you to act in accordance with my/our instructions set out above. I/We acknowledge that these instructions supersede and have priority over all previous instructions relating to payments of dividends to which I/we am/are entitled to be paid in cash, but do not override any previous Dividend Reinvestment Plan instructions.

Individual or Securityholder 1

Director

Securityholder 2

Director/Company Secretary

Securityholder 3

Sole Director and Sole Company Secretary

Date - Day

Month

Year

Note: When signed under Power of Attorney, the attorney states that they have not received a notice of revocation. Computershare Investor Services Pty Limited needs to sight a certified copy of the Power of Attorney.

SBG

01FP



## How to complete this form

### **A** Request for Direct Crediting of Dividends

Complete this section if you want your cash dividends paid directly into your nominated Australian bank, credit union or building society account. Until you advise otherwise, all future cash dividends will be paid into the nominated account.

**IMPORTANT: DO NOT USE THE NUMBER QUOTED ON YOUR CREDIT CARD**

If you do not complete this section or this form is incomplete, unsigned or invalid in any other way, you will continue to receive your dividends by cheque, but this does not override any previous Dividend Reinvestment Plan instructions.

Neither the company nor the registry will be responsible for any delays in crediting dividends to your nominated account as a result of transaction procedures or errors by any financial institution.

This instruction only applies to the specific holding identified by the SRN/HIN and the name appearing on the front of this form.

### **B** Signature(s)

If you have chosen to have your cash dividends paid directly into your nominated Australian bank, credit union or building society account and you have completed Section A, you must sign this form as follows in the spaces provided:-

Joint Holding: where the holding is in more than one name, all of the securityholders must sign.

Power of Attorney: to sign under Power of Attorney, you must have already lodged this document with the registry. If you have not previously lodged this document for notation, please attach a certified photocopy of the Power of Attorney to this form when you return it.

Companies: where the company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (pursuant to section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

FP001

S B G

197C040457

**Please return the completed form in the envelope provided or to the address opposite:**

Computershare Investor Services Pty Limited  
GPO Box 2975  
Melbourne Victoria 3001  
Australia





Mr A B Sample  
1 Sample Street  
Sydney NSW 2000

**Computershare**

**All correspondence to:**  
Computershare Investor Services Pty Limited  
GPO Box 4519 Melbourne  
Victoria 3001 Australia  
Enquiries (within Australia) 1800 804 457  
(outside Australia) 61 3 9415 4024  
Facsimile 61 3 9473 2500  
web.queries@computershare.com.au  
www.computershare.com

## Help give Aussie kids a brighter future

The St.George Foundation provides financial support to children's charities across Australia to help them assist children and young people up to 18 years of age with special needs.

The Foundation relies on the generous donations of supporters and sponsors.

By supporting the Foundation you'll be helping us to assist a diverse range of children's charities across Australia.

100% of the money you donate helps our special young Australians.

### St.George Foundation - Dividend Donation. Instructions to complete form overleaf.

**A**

#### Donate here

**PARTIAL**

Please mark this box with an 'X' if you wish to donate PART of future ordinary dividend payments to the St.George Foundation.

**IMPORTANT:** If you choose partial donation, please show the **number of shares** from which you would like to make your donation.

**ALL**

Please mark this box with an 'X' if you wish to donate ALL future ordinary dividend payments to the St.George Foundation.

The above instruction will remain in place unless you notify us that you wish to change your intention.

**B**

#### Sign Here - This section must be signed for your instructions to be executed

I/We authorise you to act in accordance with my/our instructions set out above. I/We understand that my/our future dividend payments will be directed to the St.George Foundation as per my/our instructions above. **This authority will remain in effect until such time as it is cancelled by me/us in writing, or the arrangement between the Bank and St.George Foundation ceases.** Should the arrangement cease, I/we understand that I/we will be contacted in order to provide new instructions in relation to the payment of dividends. If I/we do not provide new instructions at that time, the dividend will be paid in cash. I/We understand that I/we can cease participation at any time by notifying the Share Registry in writing.

Individual or Securityholder 1

Securityholder 2

Securityholder 3

Director

Director/Company Secretary

Sole Director and Sole Company Secretary

Note: When signed under Power of Attorney, the attorney states that they have not received a notice of revocation. Computershare Investor Services Pty Limited needs to sight a certified copy of the Power of Attorney.

Day Month Year

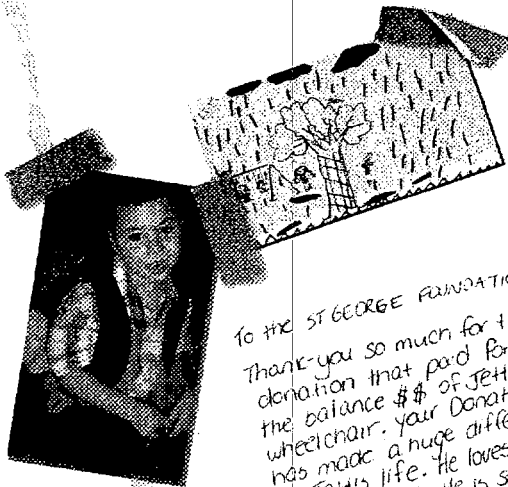
/ /

SG B

SG B C H







TO THE ST GEORGE FOUNDATION,  
 Thank-you so much for the  
 donation that paid for  
 the balance \$\$ of Jett's  
 wheelchair. Your donation  
 has made a huge difference  
 to Jett's life. He loves his  
 1st wheelchair. He is still  
 learning how to use it, but he  
 sure has fun trying. His  
 little brother also has alot of  
 fun pushing Jett around the  
 house. If it wasn't for fundatos  
 like yourself, families like ours  
 wouldn't manage. Words can't  
 describe how lucky & grateful  
 we feel. Thank-you so much.  
 Vanessa & Jett Buckley.

## St.George Foundation - Dividend Donation

Use a black pen. Print in CAPITAL letters  
 inside the grey areas

**A B C 1 2 3**

Where a choice is required, mark the  
 box with an 'X'

**X**

**Please return the completed form  
 in the envelope provided, or to the  
 address opposite:**

Computershare Investor Services Pty Limited  
 GPO Box 4519  
 Melbourne VIC 3001  
 Australia



To: Companies Announcements  
Australian Stock Exchange Limited

Company Name:	ST.GEORGE BANK LIMITED
ABN:	92 055 513 070
Pages (Includes this page):	1
Contact Officer:	Michael Bowan
Contact Telephone:	(02) 9236 1278
Facsimile:	(02) 9236 1899
Subject:	<b>Dividend Reinvestment Plan (DRP)</b>
Date Sent:	6 July 2006

In reference to the dividend payment made to St.George Bank shareholders on 4 July 2006, we advise that as a result of the DRP, the Bank will issue 2,033,263 ordinary shares (subject to any minor adjustment which will be advised in our Application for Quotation) with an issue price of \$28.93 per share. The new shares rank equally in all respects with other ordinary shares.

The amount of capital raised as a result of the DRP is approximately \$58.8 million.

A combined DRP advice and holding statement will be dispatched to participants by 18 July 2006.

Yours sincerely

Michael Bowan  
General Counsel and Secretary

## Appendix 3Y

### Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

<b>Name of entity</b>	ST.GEORGE BANK LIMITED
<b>ABN</b>	92 055 513 070

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Mr Paul D R Isherwood
<b>Date of last notice</b>	23 December 2005

#### Part 1 - Change of director's relevant interests in securities

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Direct or indirect interest</b>	<b>Direct</b> 15,158 shares (fully paid ordinary) 12,790 shares (fully paid ordinary)* 263 SAINTS * joint holding with spouse.
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	N/A
<b>Date of change</b>	7 July 2006
<b>No. of securities held prior to change</b>	27,251 shares (fully paid ordinary) 263 SAINTS
<b>Class</b>	Full paid ordinary
<b>Number acquired</b>	697
<b>Number disposed</b>	Nil
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	\$28.93
<b>No. of securities held after change</b>	27,948 shares (fully paid ordinary) 263 SAINTS

+ See chapter 19 for defined terms.

**Appendix 3Y**  
**Change of Director's Interest Notice**

<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Securities acquired as a result of participation in St. George Bank Limited Dividend Reinvestment Plan.
---	---

**Part 2 – Change of director's interests in contracts**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Detail of contract</b>		
<b>Nature of interest</b>		
<b>Name of registered holder (if issued securities)</b>		
<b>Date of change</b>		
<b>No. and class of securities to which interest related prior to change</b> Note: Details are only required for a contract in relation to which the interest has changed		
<b>Interest acquired</b>		
<b>Interest disposed</b>		
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation		
<b>Interest after change</b>		

+ See chapter 19 for defined terms.

## Appendix 3Y

### Change of Director's Interest Notice

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 30/9/2001.

<b>Name of entity</b>	ST.GEORGE BANK LIMITED
<b>ABN</b>	92 055 513 070

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Linda B Nicholls
<b>Date of last notice</b>	23 December 2005

#### Part 1 - Change of director's relevant interests in securities

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Direct or indirect interest</b>	<u>Direct</u> 5,550 shares (fully paid ordinary)
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
<b>Date of change</b>	7 July 2006
<b>No. of securities held prior to change</b>	5,536 shares (fully paid ordinary)
<b>Class</b>	Fully paid ordinary
<b>Number acquired</b>	14 shares
<b>Number disposed</b>	Nil
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	\$28.93
<b>No. of securities held after change</b>	5,550 shares (fully paid ordinary)

+ See chapter 19 for defined terms.

11/3/2002

Appendix 3Y Page 1

**Appendix 3Y**  
**Change of Director's Interest Notice**

<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Shares acquired as a result of participation in the St.George Bank Limited Dividend Reinvestment Plan.
---	--

**Part 2 – Change of director's interests in contracts**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Detail of contract</b>		
<b>Nature of interest</b>		
<b>Name of registered holder (if issued securities)</b>		
<b>Date of change</b>		
<b>No. and class of securities to which interest related prior to change</b> Note: Details are only required for a contract in relation to which the interest has changed		
<b>Interest acquired</b>		
<b>Interest disposed</b>		
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation		
<b>Interest after change</b>		

+ See chapter 19 for defined terms.

**Form 603**Corporations Act 2001  
Section 671B**Notice of initial substantial holder****To** Company Name/Scheme **Aurora Buy-Write Income Trust**ACN/ARSN **110 303 430****1. Details of substantial holder (1)**Name **St. George Bank Limited**  
ACN/ARSN (if applicable) **055 513 070**The holder became a substantial holder on **10/07/2006****2. Details of voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
<b>Ordinary Units -- Fully Paid</b>	<b>657,364</b>	<b>657,364</b>	<b>42.27</b>

**3. Details of relevant interests**

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
<b>St. George Bank Limited</b>	<b>Beneficial owner of all the units in the Ascalon Funds (Seed Pool) Trust, which trust holds the units in the Aurora Buy-Write Income Trust.</b>	<b>Ordinary units – 657,364</b>

**4. Details of present registered holders**

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
<b>St. George Bank Limited</b>	<b>RBC Dexia Investor Services Australia</b>		<b>Ordinary units – 657,364</b>
	<b>Nominees Pty Limited</b>		

**5. Consideration**

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
<b>St. George Bank Limited</b>	<b>10/07/2006</b>	<b>\$6,413,310</b>	<b>-</b>	<b>657,364 units</b>

#### 6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

#### 7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
St.George Bank Limited	4-16 Montgomery Street, Kogarah NSW 2217

**Signature**

print name Michael Harold See Bowan

capacity Secretary

sign here



date 12 / 07 / 2006

#### DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
  - (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
  - (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
  - (4) The voting shares of a company constitute one class unless divided into separate classes.
  - (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
  - (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
  - (7) Include details of:
    - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
    - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
- See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
  - (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.



**Form 603**Corporations Act 2001  
Section 671B**Notice of initial substantial holder****To** Company Name/Scheme **Aurora Buy-Write Income Trust**ACN/ARSN **110 303 430****1. Details of substantial holder (1)**Name **Ascalon companies (See Annexure "A")**

ACN/ARSN (if applicable)

The holder became a substantial holder on **10/07/2006****2. Details of voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
<b>Ordinary Units -- Fully Paid</b>	<b>657,364</b>	<b>657,364</b>	<b>42.27</b>

**3. Details of relevant interests**

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
<b>Ascalon companies</b>	The units are held by Ascalon Operations and Services Pty Ltd (AOSPL) as trustee of the Ascalon Funds (Seed Pool) Trust. Ascalon Capital Managers Limited has a relevant interest as the parent company of AOSPL by virtue of section 608 of the Corporations Act 2001.	Ordinary units – 657,364

**4. Details of present registered holders**

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
<b>Ascalon companies</b>	RBC Dexia Investor Services Australia		Ordinary units – 657,364
	Nominees Pty Limited		

**5. Consideration**

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
<b>Ascalon companies</b>	<b>10/07/2006</b>	<b>\$6,413,310</b>	<b>-</b>	<b>657,364 units</b>

**6. Associates**

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Ascalon Operations and Services Pty Ltd ACN 095 283 186	Wholly-owned subsidiary of Ascalon Capital Managers Limited
Ascalon Capital Managers Limited ACN 093 660 523	Parent company of Ascalon Operations and Services Pty Ltd

**7. Addresses**

The addresses of persons named in this form are as follows:

Name	Address
Ascalon Operations and Services Pty Ltd	Level 4, 1-7 Bligh Street, Sydney NSW 2000
Ascalon Capital Managers Limited	Level 4, 1-7 Bligh Street, Sydney NSW 2000

**Signature**

print name Robert Paul Rogerson

capacity Secretary

sign here



date 12 / 07 / 2006

## DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
  - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
  - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

**"A"**

This is Annexure "A" of 1 page referred to in Form 603 – Notice of initial substantial holder, which form is addressed to Aurora Buy-Write Income Trust ARSN 110 303 430.

Details of the "Ascalon companies" (for the purposes of paragraph 1 of Form 603):

Name	ACN/ARSN (as applicable)	Address
<b>Ascalon Operations and Services Pty Ltd</b> as trustee of Ascalon Funds (Seed Pool) Trust	095 283 186	Level 4, 1-7 Bligh Street, Sydney NSW 2000
<b>Ascalon Capital Managers Limited</b> related body corporate of Ascalon Operations and Services Pty Ltd	093 660 523	Level 4, 1-7 Bligh Street, Sydney NSW 2000



Print Name: Robert Paul Rogerson

Capacity: Secretary

Date of signing: 12 July 2006

## Appendix 3B

### New issue announcement, application for quotation of additional securities and agreement

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002, 1/1/2003, 24/10/2005.

Name of entity

ST.GEORGE BANK LIMITED

ABN

92 055 513 070

We (the entity) give ASX the following information.

#### Part 1 - All issues

*You must complete the relevant sections (attach sheets if there is not enough space).*

- |   |  |                 |
|---|--|-----------------|
| 1 | *Class of *securities issued or to be issued   | Ordinary Shares |
| 2 | Number of *securities issued or to be issued (if known) or maximum number which may be issued  | 2,033,263       |
| 3 | Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion) | N/A             |

+ See chapter 19 for defined terms.

**Appendix 3B**  
**New issue announcement**

<p>4 Do the *securities rank equally in all respects from the date of allotment with an existing *class of quoted *securities?</p> <p>If the additional securities do not rank equally, please state:</p> <ul style="list-style-type: none"> <li>• the date from which they do</li> <li>• the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment</li> <li>• the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment</li> </ul>	<p>Yes, with existing fully paid ordinary shares.</p>																																		
<p>5 Issue price or consideration</p>	<p>\$28.93</p>																																		
<p>6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)</p>	<p>Shares issued under the St.George Bank Dividend Reinvestment Plan.</p>																																		
<p>7 Dates of entering *securities into uncertificated holdings or despatch of certificates</p>	<p>4 July 2006</p>																																		
<p>8 Number and *class of all *securities quoted on ASX (including the securities in clause 2 if applicable)</p>	<table> <tr> <th>Number</th><th>*Class</th></tr> <tr> <td>526,578,573</td><td>Ordinary Shares</td></tr> <tr> <td>3,500,000</td><td>SAINTS</td></tr> <tr> <td>1,500,000</td><td>SPS</td></tr> <tr> <td>3,644</td><td>Redeemable</td></tr> <tr> <td></td><td>Preference Borrower</td></tr> <tr> <td>246,317</td><td>Shares</td></tr> <tr> <td></td><td>Redeemable</td></tr> <tr> <td>5</td><td>Preference</td></tr> <tr> <td>90,000</td><td>Depositor Shares</td></tr> <tr> <td></td><td>Perpetual Notes</td></tr> <tr> <td></td><td>Floating Rate</td></tr> <tr> <td>40,000</td><td>Transferable Deposits</td></tr> <tr> <td></td><td>due 8 April 2011</td></tr> <tr> <td></td><td>Fixed Rate</td></tr> <tr> <td></td><td>Transferable Deposits</td></tr> <tr> <td></td><td>due 8 April 2011</td></tr> </table>	Number	*Class	526,578,573	Ordinary Shares	3,500,000	SAINTS	1,500,000	SPS	3,644	Redeemable		Preference Borrower	246,317	Shares		Redeemable	5	Preference	90,000	Depositor Shares		Perpetual Notes		Floating Rate	40,000	Transferable Deposits		due 8 April 2011		Fixed Rate		Transferable Deposits		due 8 April 2011
Number	*Class																																		
526,578,573	Ordinary Shares																																		
3,500,000	SAINTS																																		
1,500,000	SPS																																		
3,644	Redeemable																																		
	Preference Borrower																																		
246,317	Shares																																		
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40,000	Transferable Deposits																																		
	due 8 April 2011																																		
	Fixed Rate																																		
	Transferable Deposits																																		
	due 8 April 2011																																		

+ See chapter 19 for defined terms.

	Number	*Class
9 Number and *class of all *securities not quoted on ASX (including the securities in clause 2 if applicable)		
10 Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	To be treated in the same manner as other quoted ordinary shares.	

## Part 2 - Bonus issue or pro rata issue

11 Is security holder approval required?	
12 Is the issue renounceable or non-renounceable?	
13 Ratio in which the *securities will be offered	
14 *Class of *securities to which the offer relates	
15 *Record date to determine entitlements	
16 Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17 Policy for deciding entitlements in relation to fractions	
18 Names of countries in which the entity has *security holders who will not be sent new issue documents  <small>Note: Security holders must be told how their entitlements are to be dealt with. Cross reference: rule 7.7.</small>	
19 Closing date for receipt of acceptances or renunciations	

+ See chapter 19 for defined terms.

**Appendix 3B**  
**New issue announcement**

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20	Names of any underwriters	
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	
23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	
25	If the issue is contingent on *security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do *security holders sell their entitlements <i>in full</i> through a broker?	
31	How do *security holders sell <i>part</i> of their entitlements through a broker and accept for the balance?	

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+ See chapter 19 for defined terms.



32 How do \*security holders dispose of their entitlements (except by sale through a broker)?

--	--

33 \*Despatch date

--	--

### Part 3 - Quotation of securities

*You need only complete this section if you are applying for quotation of securities*

34 Type of securities  
(tick one)

(a) ☒ Securities described in Part 1

(b) ☐ All other securities

Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities

#### Entities that have ticked box 34(a)

#### Additional securities forming a new class of securities

*Tick to indicate you are providing the information or documents*

35 ☐ If the \*securities are \*equity securities, the names of the 20 largest holders of the additional \*securities, and the number and percentage of additional \*securities held by those holders

36 ☐ If the \*securities are \*equity securities, a distribution schedule of the additional \*securities setting out the number of holders in the categories  
1 - 1,000  
1,001 - 5,000  
5,001 - 10,000  
10,001 - 100,000  
100,001 and over

37 ☐ A copy of any trust deed for the additional \*securities

+ See chapter 19 for defined terms.

**Appendix 3B**  
**New issue announcement**

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**Entities that have ticked box 34(b)**

38	Number of securities for which *quotation is sought						
39	Class of *securities for which quotation is sought						
40	<p>Do the *securities rank equally in all respects from the date of allotment with an existing *class of quoted *securities?</p> <p>If the additional securities do not rank equally, please state:</p> <ul style="list-style-type: none"><li>• the date from which they do</li><li>• the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment</li><li>• the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment</li></ul>						
41	<p>Reason for request for quotation now</p> <p>Example: In the case of restricted securities, end of restriction period</p> <p>(if issued upon conversion of another security, clearly identify that other security)</p>						
42	Number and *class of all *securities quoted on ASX (including the securities in clause 38)	<table border="1"><thead><tr><th>Number</th><th>*Class</th></tr></thead><tbody><tr><td></td><td></td></tr></tbody></table>	Number	*Class			
Number	*Class						

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+ See chapter 19 for defined terms.

**Quotation agreement**

- 1 \*Quotation of our additional \*securities is in ASX's absolute discretion. ASX may quote the \*securities on any conditions it decides.
- 2 We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.  
Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty
  - Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any \*securities to be quoted and that no-one has any right to return any \*securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the \*securities be quoted.
  - If we are a trust, we warrant that no person has the right to return the \*securities to be quoted under section 1019B of the Corporations Act at the time that we request that the \*securities be quoted.
- 3 We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- 4 We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:



Secretary

Date: 14/07/06

Print name: Michael Bowan

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+ See chapter 19 for defined terms.



**To: Companies Announcements  
Australian Stock Exchange Limited**

Company Name:	ST.GEORGE BANK LIMITED
ABN:	92 055 513 070
Pages (Includes this page):	1
Contact Officer:	Michael Bowan
Contact Telephone:	(02) 9236 1278
Facsimile:	(02) 9236 1899
Subject:	<b>Date of Full Year Results for 2006</b>
Date Sent:	14 July 2006

St.George Bank will announce its full year results, for the year ended 30 September 2006 on Wednesday, 1 November 2006.

Dates for the Company's shareholder calendar are as follows:

#### **Final Dividend**

Full year results announcement will be made on 1 November 2006

Ex-dividend trading date for final ordinary share dividend is 29 November 2006

Record date for final ordinary share dividend is 5 December 2006

Payment of final ordinary share dividend will be 19 December 2006

#### **2006 Annual General Meeting**

The 2006 Annual General Meeting will be held on 20 December 2006.

Yours sincerely

Michael Bowan  
**General Counsel and Secretary**



# *news release*

18 July 2006

## **ST.GEORGE ANNOUNCES NEW TIER 2 CAPITAL ISSUE**

St.George Bank Limited announces today the launch of a new A\$200 million Subordinated Notes issue. The Notes will be offered in fixed and floating rate form and will have a 10 year tenor, maturing in July 2016. They will be callable, with the written consent of the Australian Prudential Regulation Authority (APRA), by St.George under certain conditions, at or after 5 years.

APRA has indicated the Subordinated Notes will qualify as Lower Tier 2 capital for St.George. It is expected the notes will be rated A by Fitch, A2 by Moody's and A by Standard & Poor's.

Pricing is expected on Wednesday 19 July 2006.

The Notes are being distributed by St.George Bank Limited and UBS AG Australia branch, Joint Lead Managers for the transaction.

### **Media contact:**

Jeff Sheehan  
General Manager Capital Markets  
Ph. 9320 5510  
Mob: 0412 251 194



# *news release*

19 July 2006

## **ST.GEORGE NEW TIER 2 CAPITAL ISSUE UPSIZED**

St.George Bank Limited announces the pricing today of a new A\$300 million Subordinated Notes issue. The size of the issue was upsized from an initial A\$200 million to A\$300 million following strong investor demand.

The Notes will have a 10 year tenor, maturing on 26 July, 2016. They will be callable with the prior written consent of the Australian Prudential Regulation Authority (APRA), by St.George under certain conditions, at or after 5 years.

The issue comprises a Fixed Rate series of A\$225 million and a Floating Rate series of A\$75 million. The Fixed Rate tranche was priced at a yield of 6.725%, equivalent to a margin of 80.5 basis points over the June 2011 Commonwealth Government bond or 31 basis points over 5 year swap. The Floating Rate tranche was priced at a margin of 31 basis points over quarterly BBSW.

The Notes are distributed to non-retail investors by St.George Bank Limited and UBS AG, Australia branch as Joint Lead Managers. The minimum parcel size for the issue is A\$500,000.

APRA has indicated that the Subordinated Notes will qualify as Lower Tier 2 capital for St.George. It is expected the Notes will be rated A by Standard & Poor's, A2 by Moody's and A by Fitch.

### **Media contact:**

Jeff Sheehan  
General Manager Capital Markets  
St.George Bank Ltd.  
Ph. (02) 9320 5510



# *news release*

31 July 2006

## **June Quarter 2006 Update – Strong growth in lending receivables**

As foreshadowed at St.George's Interim Results Presentation on 2 May 2006, the Bank today announced it has achieved strong growth in lending receivables in the June quarter.

For the nine months to 30 June 2006:

- ③ Middle market receivables grew by 20.9% annualised, up from 17.6% for 1H06
- ③ Residential receivables grew by 13.4% annualised up from 12.2% for 1H06
- ③ Consumer lending receivables grew by 19.9% annualised up from 18.4% for 1H06

This growth reflects the considerable investment in projects such as Best Business Bank in the Bank's Institutional and Business Banking division as well as the Integrated Sales and Service program and 'local markets' strategy in the Retail Bank division.

The strong growth in these key product lines is particularly pleasing given the relatively weaker NSW economy.

In addition, retail deposits grew by 8.8% annualised and managed funds grew by 20.5% annualised for the nine months to 30 June 2006.

St.George also confirms it is on track to meet its EPS targets as stated in its May 2006 Interim Result Presentation.

*Ends...*

**Media contact:**

Jeremy Griffith  
Corporate Relations  
Tel: (02) 9236 1328 or 0411 259 432

**Investor relations contact:**

Sean O'Sullivan  
Investor Relations  
Tel: (02) 9236 3618 or 0412 139 711